

In Re: Millie Ree Thomas
Debtor.

Chapter 13 Case No.

Chapter 13 Plan

Address: Debtor 4391 Ford Road, Memphis, TN 38109

Plan Payment:

Debtor Shall Pay: \$642.00 Monthly By: (X) Direct Pay Social Security
Or by: () Payroll Deduction

1. This Plan [Rule 3015.1 Notice]:			
(A) Contains a Non-standard Provision [See provision 19].	(X) Yes	()	No
(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim [See provisions 7 and 8].	(X) Yes	()	No
(C) Avoids a Security Interest or Lien. [See provision 12].	()	Yes	(X) No
2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.			
3. Auto Insurance: () Included in Plan Or (X) Not Included in Plan if proof provided by Debtor			
4. Domestic Support Paid By: () Debtor Directly () Wage Assignment () Trustee To:	<u>Monthly Pmt.</u>		
ongoing payment begins _____	_____		
Approximate arrearage _____	_____		
ongoing payment begins _____	_____		
Approximate arrearage _____	_____		
5. Priority Claims:	<u>Monthly Pmt.</u>		
_____	Amount	_____	
_____	Amount	_____	
6. Home Mortgage Claims: () Paid Directly by Debtor or (X) Paid by Trustee To:	<u>Monthly Pmt.</u>		
FCI Lender	ongoing payment begins	March 2019	\$378.67
_____	Approximate arrearage	\$1,134.00	Interest 0.00%
_____	ongoing payment begins	_____	_____
_____	Approximate arrearage	_____	Interest _____
7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]:	<u>Collateral Value</u>	<u>Interest Rate</u>	<u>Monthly Pmnt.</u>
Shelby County (taxes)	\$ 3,228.58	12.00%	\$75.00
City of Memphis (property taxes)	\$ 3,398.80	18.00%	\$79.00

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral	_____
Collateral	_____

10. Special Class Unsecured Claims:

	Collateral Value	Interest Rate	Monthly Pmnt.

11. Student Loan Claims and Other Long Term Claims:

_____	<input type="checkbox"/> Not Provided For	<input type="checkbox"/> General Unsecured Creditor
_____	<input type="checkbox"/> Not Provided For	<input type="checkbox"/> General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: _____ ;
Or Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

_____	<input type="checkbox"/> Assume	<input type="checkbox"/> Reject
_____	<input type="checkbox"/> Assume	<input type="checkbox"/> Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date December 14, 2018

December 17, 2018

910 > June 17, 2016